

FINANCE APPLICATION FORM

بيت التمويل الكويتي

Kuwait Finance House

Bahrain B.S.C.(c) البحرين ش.م.ب (م)

Licensed as an Islamic Retail Bank by the Central Bank of Bahrain



Documents Required:

- ID / Smart Card and Passport
- 6 months bank account statement
- Copy of title deed (for real estate Murabaha / Ijara)
- Latest salary certificate and 3 months payslip
- C.R. Copy (Self Employed)
- Salary Transfer Letter
- Valuation Fees

PERSONAL DETAILS

Your full name as in ID / Smart Card and Passport

Mr Mrs Ms

Full Name _____

Date of Birth Place of Birth Nationality _____

ID No Expiry Date

Passport No. Expiry Date

Gender Male Female

Marital Status Single Married Other No. of dependents _____

Education Secondary Diploma Graduate Post-Graduate Others (specify) _____

Email _____

Politician YES NO Relative or Business of a Politician YES NO Current position _____

Name of politician _____ Relationship _____

ADDRESS DETAILS

Residence address or current address

Flat / Villa No. _____ Building No. _____ Street / Road No. _____ City _____ Block _____

Type of residence Rented Owned With Parent Mortgaged Company Provided

No. of Years at your current residence _____

Your contact number in Bahrain

Office No. Extn Mobile Residence Fax

Next of Kin Name _____ Next of Kin Contact Other

Email _____

Your permanent residence in your home country

(for non-Bahrainis only)

Flat/Villa No. _____ Building _____ Street name/Location _____ City _____

Country _____ PIN/ZIP Code _____ Telephone No. in home country (with IDD codes) _____

Person to contact in your absence _____ Telephone

EMPLOYMENT DETAILS

Company Name _____ Nature of Business _____

Designation _____ Department _____

Number of years with the company / in business _____ Previous Employer: _____ Period of Employment: _____

EMPLOYMENT DETAILS

Basic Salary BD _____

Allowance BD _____

Other Income BD _____

Business Income (monthly) BD _____

Rental Income (if any) BD _____

Fixed Deductions BD _____

Other Deductions BD _____

DETAILS OF CREDIT CARD AND OTHER LIABILITIES

Card Details

Issuing Bank	Card Type	Credit Limit

Other Liabilities

Bank	Financing Type	Finance Amount	Monthly Installment (BD)

PAYMENT METHOD

Salary Transfer Standing Order Other _____

BANK ACCOUNT DETAILS

Bank	Account Number	Type	Date Opened
i.			
ii.			
iii.			

TYPE OF FINANCING REQUIRED

Auto (Murabaha) Auto (Musawama) Real Estate Murabaha _____ Real Estate Ijara _____
 Other Murabaha (specify) _____ Tamweely - Personal Finance _____
 Mazaya (Original) Mazaya (New Category) Tas'heel Aqari Tas'heel Taawoun Tas'heel Albait Aloud
Tamweely Personal Finance (if selected) Reason for Tamweely: Education Health Travel Marriage Others (please specify) _____

By signing the application form, I hereby authorize KFH-Bahrain to debit my account with Tamweely administrative fee "Broker fee" if the transaction had been processed.

ASSETS OWNED

· Experience in property management Less than 1 year 1 - 3 years 3 - 5 years 7+ years

COLLATERAL PROVIDED

Real Estate Type _____ Value _____
 Stock Type _____ Value _____
 Cash Amount _____
 If other please specify _____
 Total Value _____

FINANCE AND TENOR REQUIRED

Purchase Price _____
 Advance Rental _____
 Finance Amount _____
 Tenor Months _____

FINANCING FACILITIES FROM KUWAITI FINANCIAL INSTITUTIONS

- Are you a Kuwaiti National/entity or resident? Yes No
- Do you have any financing facility from any financial institution based in the State of Kuwait and / or their subsidiaries, associates and / or representatives offices outside the State of Kuwait excluding Kuwait Finance House - Bahrain B.S.C. (c)? Yes No
- Are you a personnel guarantor for any other customer with any financial institution based in the State of Kuwait and / or their subsidiaries, associates and / or representatives offices outside the State of Kuwait excluding Kuwait Finance House - Bahrain B.S.C. (c)? Yes No
- Are you or any of your relatives working for KFH group? Yes No

If "Yes" has been selected for any of the above, please complete the relevant form.

FINANCING TERMS, BAHRAIN CREDIT REFERENCE BUREAU CONSENT & REPAYMENT DATES

First Installment date Last Installment date
DAY MONTH YEAR DAY MONTH YEAR

I / We declare that the information I / We have submitted in this application form is true and correct and shall bear the responsibility for the above information. In the event that the details submitted change I / We agree to notify KFH-Bahrain of such change. I / We hereby authorise KFH-Bahrain to contact other sources to obtain and/or verify information about me. I / We, the undersigned, hereby authorize Kuwait Finance House (Bahrain) B.S.C. (c) to access my / Our Credit Report (s) from the Bahrain Credit Reference Bureau, managed and operated by The Benefit Company B.S.C. (c). I / We understand, accept and agree that KFH-Bahrain reserves the right to decline this application without giving any reason.

I/We delegate / authorise KFH-Bahrain to obtain the valuation of the property I/we have selected. I/we understand that this valuation is conducted by an external third party and I/we confirm and understand that I/we will bear all costs associated with such valuation. I/we understand and accept that the valuation fee is non-refundable, whether or not my/our application for financing is approved by KFH-Bahrain.

I / We the undersigned fully understand the nature and implications of signing this application form and I / We confirm that I / We was informed of the annual profit rate calculation method and have had an opportunity to seek independent professional advice before signing and submitting this application form.

The communicated profit rate/installment amount is indicative only and subject to change, at the sole discretion of the Bank, up to the point at which the proposed financing facility is finalized. The client has the right not to proceed with the deal if the Profit rate changes.

 Customer Name Signature Date

I would like to be notified of future KFH-Bahrain products and promotions.

If you like to file a complaint regarding our products or services, please send an email to complaints@kfh.com.bh or submit a letter at any of our branches.

BANK USE ONLY*CR Comments*

 Customer Representative Signature Date

Consumer Finance Department Comments

Profit Rate Installment

 Manager Approval Date